

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**☐ Valuation of Security☐ Assumption of Executory Contract or Unexpired Lease☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**In Re: Efren O. Reyes  
Lolita N. Reyes

Case No.: 18-31092

Judge: SLM

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS - AMENDED**☐ Original☒ Modified/Notice Required

Date:

March 3, 2020

☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RLL Initial Debtor: EOR Initial Co-Debtor LNR

**Part 1: Payment and Length of Plan**

- a. The debtor shall pay 500.00 Monthly\* to the Chapter 13 Trustee, starting on November 1, 2018 for approximately 36 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
  - ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property  
Description:  
Proposed date for completion: \_\_\_\_\_
  - ☐ Refinance of real property:  
Description:  
Proposed date for completion: \_\_\_\_\_
  - ☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion: \_\_\_\_\_
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection**

☒ NONE

- a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Russell L. Low 4745	Attorney Fees	3,750.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:
- ☒ None
  - ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim

pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ■ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ■ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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##### c. Secured claims excluded from 11 U.S.C. 506: ■ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ■ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ■ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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**f. Secured Claims Unaffected by the Plan □ NONE**

The following secured claims are unaffected by the Plan:

Creditor  
TOYOTA MOTOR CREDIT

**g. Secured Claims to be Paid in Full Through the Plan ■ NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims ■ NONE**

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$\_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions ☒ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ■ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ■ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ■ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon Confirmation  
□ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

<b>Part 9: Modification</b> <input checked="" type="checkbox"/> <b>NONE</b>	
If this Plan modifies a Plan previously filed in this case, complete the information below. Date of Plan being modified: <u>October 23, 2018.</u>	
<b>Explain below why the plan is being modified:</b>	<b>Explain below how the plan is being modified:</b>
The Plan is being modified because the debtors have sold their property at 84 Rutherford Place North Arlington NJ, 07031 and the 2015 Toyota Rav 4's lease has ended and debtors no longer have that lease.	The Plan is being modified because the debtors have sold their property at 84 Rutherford Place North Arlington NJ, 07031 and the trustee payment has decreased to \$150.00 starting March 1, 2020 for the remaining 20 months of the chapter 13 Plan.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

<b>Part 10 : Non-Standard Provision(s): Signatures Required</b>
Non-Standard Provisions Requiring Separate Signatures: <input type="checkbox"/> NONE <input checked="" type="checkbox"/> Explain here: *This plan is a step plan or has lumpsum payments as follows: \$500.00 per month for 16 months, then \$150.00 per month for 20 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

### Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>March 3, 2020</u>	<u>/s/ Efren O. Reyes</u> Efren O. Reyes Debtor
Date: <u>March 3, 2020</u>	<u>/s/ Lolita N. Reyes</u> Lolita N. Reyes Joint Debtor
Date: <u>March 3, 2020</u>	<u>/s/ Russell L. Low</u> Russell L. Low 4745 Attorney for the Debtor(s)

## Certificate of Notice Page 7 of 8

United States Bankruptcy Court  
District of New JerseyIn re:  
Efren O. Reyes  
Lolita N. Reyes  
DebtorsCase No. 18-31092-SLM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin  
Form ID: pdf901Page 1 of 2  
Total Noticed: 24

Date Rcvd: Mar 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Mar 06, 2020.

db/jdb  
aty  
r  
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cr  
517830742  
518313094  
517830744  
517830745  
517830746  
517947603  
517917843

+Efren O. Reyes, Lolita N. Reyes, 601 Riverside Avenue, Unit 432, Lyndhurst, NJ 07071-3098  
+Daniel Barli, Barli & Associates, LLC, 600 Getty Avenue, Ste. 304, Clifton, NJ 07011-2161  
+Maggie Abdo-Manno, Century 21 Semiao and Associates, 761 Ridge Road, Lyndhurst, NJ 07071-3215  
+Paul Kim, Segis Group, 319 Queen Ann Road, Suite 2A, Teaneck, NJ 07666-3241  
+SN Servicing Corporation, as servicer for U.S. Ban, c/o Friedman Vartolo, 1325 Franklin Avenue, Suite 230, Garden City, NY 11530-1631  
+RUSHMORE LOAN MGMT SER, POB 52708, IRVINE, CA 92619-2708  
++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
(address filed with court: STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245)  
+Stern Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640  
+THD/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
+TOYOTA MOTOR CREDIT, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004  
+Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
+Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg  
517909175  
517830733  
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517832298  
518395168  
518395169  
517858143  
517935440

+E-mail/Text: usanj.njbankr@usdoj.gov Mar 04 2020 23:39:15 U.S. Attorney, 970 Broad St.,  
+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 04 2020 23:39:12 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
E-mail/PDF: resurgentbknofications@resurgent.com Mar 04 2020 23:40:34 CACH, LLC,  
c/o Resurgent Capital Services, P O Box 10587, Greenville, SC 29603-0587  
+E-mail/Text: electronicbkydocs@nelnet.net Mar 04 2020 23:39:17 DEPT OF EDUCATION/NELN,  
121 S 13TH ST, LINCOLN, NE 68508-1904  
E-mail/Text: sbse.cio.bnc@mail@irs.gov Mar 04 2020 23:38:49 Internal Revenue Services,  
Special Processing Branch, PO Box 724, Springfield, NJ 07081  
E-mail/PDF: ais.chase.ebn@americaninfosource.com Mar 04 2020 23:40:21 CHASE CARD,  
PO BOX 15298, WILMINGTON, DE 19850  
E-mail/Text: bankruptcy@senexco.com Mar 04 2020 23:38:24 SENEX SERVICES CORP,  
333 FOUNDS RD, INDIANAPOLIS, IN 46268  
+E-mail/PDF: gecsed@recoverycorp.com Mar 04 2020 23:40:50 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
+E-mail/Text: bknotices@sns.com Mar 04 2020 23:39:56  
U.S. Bank Trust National Association as, Trustee of the Chalet Series IV Trust,  
c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305  
+E-mail/Text: bknotices@sns.com Mar 04 2020 23:39:57  
U.S. Bank Trust National Association as, Trustee of the Chalet Series IV Trust,  
c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501,  
U.S. Bank Trust National Association as 95501-0305  
+E-mail/Text: electronicbkydocs@nelnet.net Mar 04 2020 23:39:17  
U.S. Department of Education c/o Nelnet, 121 South 13th Street, Suite 201,  
Lincoln, NE 68508-1911  
+E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Mar 04 2020 23:41:48 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517943465 Rushmore Loan Management Services, as servicer for  
517830735\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Services, Special Processing Branch, PO Box 724,  
Springfield, NJ 07081)  
517830736\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Services, Special Processing Branch, PO Box 724,  
Springfield, NJ 07081)  
517830737\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Services, Special Processing Branch, PO Box 724,  
Springfield, NJ 07081)  
517830738\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Services, Special Processing Branch, PO Box 724,  
Springfield, NJ 07081)

District/off: 0312-2

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 24

Date Rcvd: Mar 04, 2020

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*  
517830739\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Services, Special Processing Branch, PO Box 724,  
Springfield, NJ 07081)  
517830740\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Services, Special Processing Branch, PO Box 724,  
Springfield, NJ 07081)  
517830741\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Services, Special Processing Branch, PO Box 724,  
Springfield, NJ 07081)  
517830747\* +TOYOTA MOTOR CREDIT CO, PO BOX 9786, CEDAR RAPIDS, IA 52409-0004  
TOTALS: 1, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 06, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Jonathan C. Schwalb on behalf of Creditor SN Servicing Corporation, as servicer for U.S. Bank  
Trust National Association as Trustee of the Chalet Series IV Trust  
bankruptcy@friedmanvartolo.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Russell L. Low on behalf of Joint Debtor Lolita N. Reyes ecf@lowbankruptcy.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
Russell L. Low on behalf of Debtor Efren O. Reyes ecf@lowbankruptcy.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7